

Z Series by Russell Investments Limited Financial Services Guide

The financial services referred to in this Financial Services Guide (FSG) are offered in relation to products provided by Z Series by Russell Investments Limited ABN 56 063 278 400 AFSL 232511

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Web: <https://russellinvestments.com.au/zseries>

This FSG is an important document which is designed to assist you in deciding whether to use any of the financial services offered by Z Series by Russell Investments Limited.

Specifically, it provides information in relation to:

- the financial services Z Series by Russell Investments Limited is authorised to provide you under our Australian Financial Services Licence and the kinds of financial products to which those services relate
- how Z Series by Russell Investments Limited, and any other relevant parties, are paid
- the associations Z Series by Russell Investments Limited has with the issuers of financial products
- our internal and external dispute resolution procedures and how you can access them
- how you can contact us.

In this FSG, 'us' and 'we' refer to Z Series by Russell Investments Limited unless otherwise expressly stated.

If you are considering a particular financial product, you should obtain a copy of the relevant Product Disclosure Statement (PDS) for that product. It contains important information that will assist you in deciding whether or not the product is appropriate for you, and in comparing it with products issued by other providers including the terms and conditions of the particular product, associated costs and significant benefits and risks.

You may receive personal advice from a financial adviser that does not work for Z Series by Russell Investments Limited. You will be provided with a Statement of Advice (SOA) containing the advice, the details on which the advice is based, as well as the remuneration and other benefits the financial adviser receives (including the method of calculation).

Z Series by Russell Investments Limited holds professional indemnity insurance in place in respect to the financial services we provide which complies with the requirements for compensation arrangements under section 912B of the Corporations Act. The insurance extends to the conduct of representatives and employees who no longer work for Z Series by Russell Investments Limited (but who did at the time of the relevant conduct).

Which financial services are we licensed to provide and to which financial products do they relate?

Authorised financial services and the financial products to which they relate	Z SERIES BY RUSSELL INVESTMENTS LIMITED (AFSL No.232511)
Deposit and payments products	✓
Derivatives	✓
Foreign exchange contracts	✓
Government debentures, stocks or bonds	✓
Interests in managed investment schemes excluding investor directed portfolio services (IDPS)	✓
Securities	✓
Superannuation products	✓
Operate the following kinds of registered managed investment schemes (including the holding of any incidental property) in its capacity as responsible entity:	
Schemes which only hold specified types of property	✓ (Derivatives and financial assets)
Provide the following custodial or depository services:	
Operate custodial or depository services other than IDPS	✓

Z Series by Russell Investments Limited does not act as a representative of any other licensee in relation to the services we provide you. Z Series by Russell Investments Limited will provide, and be responsible for the financial services they provide you as set out in this FSG and in the relevant financial product PDSs.

What remuneration, commission and other benefits may we, our associates, employees and related entities receive?

The fees, commissions, remuneration and other benefits (charges) we or one of our financial products may receive for providing a financial service vary depending on the service provided to you and the financial product or service acquired by you. These may include:

- product issuer fees, such as investment fees
- rebates provided by third party products that our financial products may invest in. These rebates may range up to 0.80% p.a. of the value of the investment, and are retained by the financial products we offer.

Each product produces a combination of some, or all, of the above remuneration for Z Series by Russell Investments Limited. The particular payments we receive vary from product to product.

If we issue, offer or arrange to issue a financial product to you, we will, if required, give you a PDS or other disclosure document detailing the charges and how they are paid, whether or not you have received personal advice from a financial adviser.

Details of the charges which may be received for issuing a financial product will be contained in the PDS, other disclosure documents, or other documents (such as an annual report or other periodic statements) for the relevant financial product. You will receive this at, or before, the time you apply for a financial product.

Other than as disclosed in the relevant PDS, other disclosure document or other relevant document, we do not make any charges for general financial product advice.

Employees of Z Series by Russell Investments Limited employed in relation to financial services receive salaries, performance based cash bonuses and other benefits.

Benefits to employees and directors do not include commission and are generally not directly referable to any particular product or service in relation to where the employee works.

Related parties within the group may distribute or provide general advice in relation to products issued by Z Series by Russell Investments Limited. These parties may receive all or part of the charges in relation to those products. Details of those charges will be contained in the PDS, other disclosure documents or other relevant documentation for the financial product.

You may separately request particulars of the remuneration, commission or other benefits that we, our related entities, directors, employees or associates may receive in relation to a particular financial product or service by contacting us. You should do this within a reasonable time after receiving this FSG, but before we provide you with a financial service identified in this FSG.

Alternative forms of remuneration

We maintain an alternative form of remuneration register which sets out any material alternative forms of remuneration (sometimes known as soft dollar benefits) that we may pay to persons involved in the distribution of our products including financial advisers and their dealer licensees. You can obtain the latest copy of this register by contacting us on 131 551.

Can Z Series by Russell Investments Limited provide you with personalised advice?

No. Z Series by Russell Investments Limited does not offer a personalised advice service. If you would like to receive personal financial product advice – which is advice that takes into account your own financial needs, objectives and/or situation – then you should contact a financial adviser.

You should obtain a copy of the relevant PDS and read it carefully before deciding to acquire any financial product

Does Z Series by Russell Investments Limited maintain any personal information about you?

If you are our customer, then yes, we do. The privacy of your personal information is important to us. Our full privacy policy is available from our website at <https://russellinvestments.com.au>

How can you contact Z Series by Russell Investments Limited?

You can contact us by telephone, mail or email as follows:

Phone: 131 551 (+61 2 9995 3777)

Address: GPO Box 3279
Sydney NSW 2001

Email: client.service@zurich.com.au

What should you do if you have a complaint?

You are entitled to enquire into or complain about the operation of our products and services as they relate to you or your investment. We have established procedures to ensure all enquiries and complaints are properly considered and dealt with.

Any enquiries and complaints should be directed in the first instance to 131 551. Z Series by Russell Investments Limited has established procedures to ensure all enquiries and complaints are properly dealt with.

If you are not satisfied with the response from Z Series by Russell Investments Limited, you can contact Australian Financial Complaints Authority (AFCA), an independent body established by legislation passed by the Commonwealth Government that provides you with a free dispute resolution process to help you resolve complaints in relation to financial products and services, including complaints relating to your investment. You can contact AFCA at Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001 or by telephone (free call) 1800 931 678.

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